

REMARKS

Claims 19 – 42 and 45 – 48 are in the application. Claims 19, 36, and 45 – 48 are currently amended; claims 1 – 18, 43, and 44 are canceled; and claims 20 – 35, and 37 – 42 remain unchanged from the original versions thereof. Claims 19, 36, and 45 – 48 are the independent claims herein.

No new matter has been added. Reconsideration and further examination are respectfully requested.

Claim Rejections – 35 USC § 112

Claims 1, 19, 36, and 43 – 46 rejected under 35 USC 112, 2nd paragraph, as being indefinite. In particular, the terms “existing commercial mortgage account” and “existing terms” were cited for being indefinite. This rejection is traversed.

In reply the rejection, claims 1, 19, 36, and 43 – 46 are currently amended to delete the terms deemed offensive by the Office Action and overcome the rejection of record.

Accordingly, Applicant requests the reconsideration and withdrawal of the of claims 1, 19, 36, and 43 – 46 under 35 USC 112, 2nd paragraph.

Claim Rejections – 35 USC § 103

Claims 1 – 48 were rejected under 35 USC 103(a) as being unpatentable over Martin in view of Ashenmil. This rejection is respectfully traversed.

Applicant notes that independent claims 19, 43, and 44 each relate to and recite to a method, system, and computer program product for facilitating a service provider to refer requests from a borrower for services to a vendor, wherein the borrower has an account involving a commercial mortgage loan and ownership interest in the commercial mortgage loan is provided via at least one commercial mortgage backed

security. Further, claims 19, 43, and 44 recite receiving a request via the electronically accessible resource from the borrower for a referral of a service. Claims 36, 47, and 48 relate to a method, system, and computer program product for facilitating a response to an inquiry from an investor regarding a commercial mortgage loan. Furthermore, claims 36, 47, and 48 recite receiving an inquiry via the electronically accessible resource from the investor regarding the commercial mortgage loan; determining at least one other investor associated with the commercial mortgage loan; and determining a response to the inquiry.

Applicant respectfully submits that it is not seen in the cited and relied upon Martin (neither at the specific citations in the Office Action nor elsewhere in the reference) where Martin discloses or even suggests the claimed “receiving a request via said electronically accessible resource from the borrower for a referral of a service” (claims 19, 45, and 46) and the claimed “receiving an inquiry via said electronically accessible resource from said investor regarding said commercial mortgage loan; determining at least one other investor associated with said commercial mortgage loan; and determining a response to said inquiry” (claims 36, 47, and 48). Instead, Martin specifically and explicitly relates to processing a loan payment using an ATM network. There is no disclosure or suggestion of the claimed referral method/system/computer program or the claimed inquiry method/system/computer program.

That is, Martin fails to disclose or even suggest the claimed referral and inquiry aspects that are clearly claimed by Applicant.

Accordingly, Applicant respectfully submits that Martin fails to disclose that for which it is cited and relied upon for disclosing. Furthermore, Ashenmil does not correct the deficiencies of disclosure suffered by Martin. Therefore, Applicant respectfully submits that the combination of Martin and Ashenmil fails to render claims 19, 36, and 45 – 48 obvious under 35 USC 103(a). Claims 20 – 35 and 37 – 42 depend from claims 19 and 36. Therefore, Applicant requests the reconsideration and withdrawal of the rejection of claims 19 – 42 and 45 – 48 under 35 USC 103(a).

C O N C L U S I O N

Accordingly, Applicants respectfully request allowance of the pending claims. If any issues remain, or if the Examiner has any further suggestions for expediting allowance of the present application, the Examiner is kindly invited to contact the undersigned via telephone at (203) 972-5985.

Respectfully submitted,

October 18, 2007
Date

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